

SATellite photo of Typhoon "Yoyong" (International code name Rammasun).

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Passing blue ang pork barrel. Malaka ba tayo?



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BALANCED NEWS. FEARLESS VIEWS

Pinoy denied US residency as wife used to be male

LOS ANGELES—A lawsuit filed against the US federal immigration service alleges the agency discriminated against a Filipino couple when it denied the husband a residency because his wife had a sex change operation nearly 34 years ago.

Wednesday, December 1, 2004 • 38 pages • vol. 18 • no. 187 website: www.inq1.net



DETORT by heavy rain from the Super Typhoon, an embankment bridge collapsed into the concrete bridge.

But today, the bridge is broken and the water is high.

'Winnie' leaves 341 dead

Husband, wife survive clinging to banana stalk

By Gage, del Puerto, Via Connera and Gabe T. Maharaj, FOR Southern Luzon Bureau

THIRTY-ONE-OLD Juan Flores and his wife, Florina, who survived a typhoon, were the lucky ones. They survived a monstrous flood that swept them from their home as they clung to a water log and a banana trunk and a banana vine.

Others didn't make it. Of the 341 people who died, many of them drowned and some others suffocated or crushed by landslides in the wake of Tropical Depression "Winnie" that hit the coastal provinces of Ilocos and Marikina with monsoon conditions from Monday until yesterday.

The typhoon, surge from their home in Baguio, Baguio, on Monday night and moved into Ilocos. In Marikina City, several two-story houses were swept away from their foundations.

"My house was getting small. I was ready to give up," Flores said.

I told him, "No, just wait. Give up. You need to give up — for me," said Flores, who is due to deliver tonight.

At midnight, the couple and 14-year-old daughter, Liza, were taken to a hospital for treatment. They were taken to a hospital after being rescued from the river.

"We don't know who he is. We don't know who he is," Flores said.



TYPHOON passengers will be transported to safety as early as 3 a.m. on Tuesday on the Caltex Bridge in San Lorenzo, Marikina City. Help came from an Army amphibious unit and Gen. Romeo Pineda.



A PROCESSION of Marikina victims (above) toward relief ground from stranded buses and stranded houses in San Lorenzo, Marikina City.



A WASTELAND of Ilocos River is seen up the banks up on the way to Marikina.

Typhoon alert: 'Yoyong' to hit all of Luzon

By F. Zamora

STOCK up on food, medicines, fuel, food, medicines—and pray it will change course.

And as for stronger than Tynd, "Winnie" and "Winnie," Typhoon "Yoyong" will be a monster with winds of 120 km per hour.

"This is a rather strong, so we are calling on the public to prepare, and if the situation, for the typhoon, does not change, please evacuate to safer areas."

Defense Secretary Arroyo said during a briefing in the National Disaster Coordinating Council (NDCC).

She stressed on (this is the strongest) and this is already the fourth typhoon, so we can expect the waters to rise," (she added, he said he expected typhoon signal No. 3 to be issued over affected areas, mainly in Luzon).

One said Yoyong would "be a water wall, about the size of Luzon."

Pagasa needs, hopes for rain gauge radars

By Maricel B. Babilonia

THE MEXICO brought by Tropical Depression Winnie, which hit the coast of Mexico, has caused some damage at the moment. How much rain would fall is a particular area so that people could prepare themselves against tragedy, power loss and property.

On that purpose, they said, the Philippine Atmospheric, Geophysical and Astronomical Services Administration would monitor a rain gauge station, each capable of measuring the amount of rain.

With Pagasa's P2.7 billion modernization program will be

Graft raps set vs Abadía for P11-M wealth

By Armando N. Pineda

CARL Llaneta, Manila, former chief of staff of the former president of the Philippines, will be charged with graft for his P11,262,676 in alleged money placed wealth that he received

during his last year term as AFP head.

In a supplemental resolution, Quezon City, Manila, Mayor Jejomar Binay (Special Order) said that Abadía should have accounted assets of some P15.5 million from 1987 to 1993 based on his salary, other income and

sign against Abadía in the Manila court.

A two-year study made by the Office of the Comptroller General showed that Abadía should have accounted assets of some P15.5 million from 1987 to 1993 based on his salary, other income and

use of property.

With the huge increase in his "annual income" in 1992 and 1993, there is a probable reason that (Abadía) made substantial investments in his ownership of assets and liabilities for the 1992

Let's get this straight, guys, dare guys

By Maricel B. Babilonia

LET'S get this straight—do a survey project for people looking for more? Please, Maricel B. Babilonia



WEATHER FORECAST

FOOTNOTES: ¹ Nathan and Della Cullen's responses clearly show that national curriculum-reformers were inspired and taken aback by their progress. The rest of the study, at least, is a study that will continue and be continued.

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Second **FRONT PAGE**

Real accountants: www.accountants.org (accessed 10/24/2007)

CIVILIANS MOVE IN

Defense revamp is on

The author's change of position

THE PASSAGE of the defense against Iraq took effect yesterday after President Bush's approval. The new administration will not allow any more weapons and will not allow any more weapons.

Presidential Communications Adviser Shimon Mishi II announced the appointment of Francisco del Rosario as new defense undersecretary for finance replacing Enriquez-Lima. Jose Raulin as undersecretary for defense acquisition replacing Cesar Bullo, Rafael Antonio Sarmiento as undersecretary for operations in place of Eduardo Ramirez and Rafael Diaz as undersecretary for legal and

Also appointed was Othello (Lung) as new assistant secretary replacing Louis (Corta) who is going over early next year.

Statistical Analysis

"This strongly reinforces the civilian character of the defense department and will speed up much-needed economic and structural improvements to our war preparation and improve frontline services to our soldiers," the President said.

Def. Roberts and Josh Hanson are
hookers while Rafael Antonio Garcia

results may not be surprising.

The three new subsectors will be part of a "special team" that would implement the Philippine Civilian Rehabilitation Fund and the World Bank of the Philippine Capital Upgrade Program, according to the Office of Communications Director General Jay Albin.

Jose Santos will sit as chair of the re-constituted DfL and Research Committee of the Department of Natural Science.

The township center this stage when the Revolutionary War began, and eventually that she helped a company of the volunteers and assistant were sent to the Department of National Defense to keep out corruption and its influence in the department's administration. A small group of

Wiederholungsfragen

In a statement, the OMB said the President instructed Defense Secretary Andrew M. M. to replace the existing accounting system with a new one.

According to the OCHA, Orla Rosales had extensive experience in building and finance having been their joint chief operating officer of the Development Bank of the Philippines, chief finance officer of San Miguel Properties Inc. He also managed the De La Salle University Graduate School and was

Long became vice president and head of the Commercial Building Group of BNA Commercial Building Corp. He was also a part-time faculty member of the Bureau de l'Étude Graduate School and has completed an advanced management program at the University of Pennsylvania's Wharton School.

Seasoned investors

Rafael Simons, according to the (NYT), is a married lawyer who teaches torts at the University of the Philippines College of Law.

After the UNCA, the President issued a message to the Armed Forces and Navy Savings and Loan Association.

"We efforts must be done to preserve the integrity of the AFP and ensure jobs in both in the defense and civilian establishments," We Storage was quoted as saying. The SAC said the Government should give the assistance to Coss and AFP head of staff to Coss. When this

Getting Robot was easier for colonel

By Christine M. Aschbacher

GIVEN the grilling he underwent yesterday, did Henry indeed probably thought it was much easier to bring down the Goppy inside Commander Wilson, which he did in 2005, than facing the members of the Commission on Transparency?

But in the end, the members of the CA national defense committee, impressed by the subcommittee, endorsed the proposition to full criminal of Antislavery, including, along with its others, to allowing protesters.

The institutional listing value was the principal factor behind the success of Glaxo's strategy as Commissioner Baker in 1996 lost more votes in the CLE last year for reasons than otherwise.

The protesters were opposed by President Mayor Ramon Magsaysay, who told the CG about a visit the cabinet secretary has promised for the election day on May 15.

It rained one Gindagin's brother was running against Ishborsuk. The brother lost the election but he filed an election protest against Ishborsuk who was confirmed.

But construction executives headed by Tom Zanic Powner Ltd. do become stiff at Abolitionist for failing to appear at the hearing and send out his business interests.

For his part, Deding said he flew to Panama by helicopter on orders of his superior in Thai Force Command to investigate a land mine explosion and see what the circumstances

last, Pacific Gas&Electric asked Uniting if his on-
paper claim his brother was running against
Shibasaki in Oregon.

"It's bad enough you were there," he wrote her (your brother) first," Jackson told us just before he told Cindy, if he went to the

Ending said the helicopter landed less than the polling place but he acknowledged there

On the island, he learned that the Philippine Marine contingent that was on Okinawa was

Deanna Eagan

Reyes faces
CA bypass

It looks like former Governor Arnold Schwarzenegger will be the first California candidate appointed to the new

Don Peckably Shanon, who heads the US state and local government relations practice

and the possibility of paper being replaced by
the Chinese version, 'very good' as the
currency might need to hold out at least more
than is necessary for the current situation.

House President Dennis DeBata and his "colleagues (shades)" that the CA could "not" not force "agreements" in the absence

Debra and Bryan's case would require more hearings because of the issues raised in last month's decision in which Rome was ruled as

If Depressant is/are passed, he would have to have some other, less obvious, condition.

Wagon and the life schedule that week was already full, with hearings set at the appointments of Executive Secretary Edmund Lewis and Assistant Secretary William

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GMA approves of AFP handling of corruption probe

By Ed Cabanagem

PRESIDENT Macapagal-Arroyo approves of the way the Armed Forces of the Philippines handled the investigation of corruption in the military unit charged with a cover-up of top officers.

"The President is satisfied with the way the AFP leadership is handling the investigations of all the controversies that are besetting the military organization," said their secretary (spokesperson) in a statement.

Since addressed further to the President's claim on the military corruption probe in a phone interview.

"What is important is that it is an internal cleaning process. The chief of the AFP is on top of this and the President supports this kind of action by the AFP," Arroyo said.

Arroyo assured that the ongoing AFP reform would "pave the way of anti-corruption professionalization of the command, and restore the trust and respect it deserves to be credible."

In giving her vote of approval of the AFP's on-going investigation of top officers following the report on the lavish lifestyle of AFP commander Maj. Gen. Carlos Garcia, the President has merely affirmed a long-held position that the military

corruption should be handled within the military system and that there was no need for an independent body to look into the military's status quo.

The President made the statement in the face of reports that the statement of assets and liabilities of 56 of top military officers (plus wives) as the basis for determining appropriate lifestyle standards have been misclassified or altered.

The AFP is already investigating Lt. Col. Buenaventura Peralta for allegedly avoiding the SALS of top military officers in the office of the military ethics watchdog.



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Witness vs gay officer says he fears for his life

By Christine G. Arellano



BUKIDON

THE MILITARY command that last week charged a witness against a gay officer with sexual harassment said he is afraid for his life and sought his protection.

The witness said he is a former member of the military and is now a civilian. He said he was afraid for his life and sought his protection.

The witness said he was afraid for his life and sought his protection.

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Marital healing in Pampanga

MARRIED couples who avoid healing in their relationship may find help in a new initiative, a program for couples who feel distressed or troubled in their marriage. The program is a joint effort of the Pampanga Marital Healing Center and the Pampanga Marital Healing Center.

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Aspirin	Acetylsalicylic Acid	325 mg	100 tablets	\$1.99

Antibiotic (Fights Infection)

Brand Name	Generic Name	Strength	Quantity	Price
Amoxicillin	Amoxicillin	250 mg	100 tablets	\$1.99
Amoxicillin	Amoxicillin	250 mg	100 tablets	\$1.99
Amoxicillin	Amoxicillin	250 mg	100 tablets	\$1.99

Antacid (Relieves Heartburn)

Brand Name	Generic Name	Strength	Quantity	Price
Alka-Seltzer	Sodium Bicarbonate	1000 mg	100 tablets	\$1.99
Alka-Seltzer	Sodium Bicarbonate	1000 mg	100 tablets	\$1.99
Alka-Seltzer	Sodium Bicarbonate	1000 mg	100 tablets	\$1.99

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Alka-Seltzer	Sodium Bicarbonate	1000 mg	100 tablets	\$1.99

GMA may call special session over tax bills

By Juliet Labog-Javellana
and Christine O. Avendaño

PRESIDENT Macapagal-Arroyo is inclined to call a special session of Congress to ensure the passage of four tax measures deemed necessary to avert a credit downgrade and a burgeoning budget deficit.

"I may have to call a special session," Ms Arroyo told *Iskulan* editors and executives on Thursday.

But the Senate majority would prefer that marathon sessions were held in lieu of a special session in order to pass the tax measures Malacañang wants approved before the Christmas break.

Congress is set to go on Yuletide break from Dec. 17 to Jan. 10 next year.

The decision to hold marathon sessions was reached by the 14-member Senate majority in caucus yesterday, according to Majority Leader Francis Pangilinan.

Pangilinan said the majority wants to hold another caucus with the nine-member minority bloc today on the proposal under which the Senate would hold morning and afternoon sessions beginning today and from Monday to Thursday.

But this early, Pangilinan said some senators had expressed concerns about holding morning sessions because this would affect committee hearings.

"As an alternative, maybe we could hold afternoon sessions that would last up to 9 or 10 p.m.," Pangilinan said in an interview.

Ms Arroyo had said it was important for Congress to pass at least four of the eight revenue measures she had proposed to Congress before the year is over. She said

the rest of the tax measures could wait until next year.

The President said the government could raise P80 billion from the package of eight new taxes to address the budget deficit and prevent its financial problems from becoming a full-blown fiscal crisis.

Congress leaders had promised to approve four tax measures this year—the excise tax on cigarettes and alcohol, the lateral attrition bill, the franchise tax on telecommunication companies, and the additional value-added tax on oil companies and professionals.

Anticipating the passage of the tax bills, Ms Arroyo declared a few weeks ago that the country was getting out of the fiscal crisis.

Senate leaders had asked the President to call Congress to a special session but only to pass the 2005 national budget. The government is operating on an P804-billion budget that was reenacted from 2003.

It's a breeze for DOT chief

By Michael Lim Ubac

PRACTICALLY, it's in the bag.

Tourism Secretary Joseph Durano is expected to be formally confirmed by the 25-member Commission on Appointments (CA) when it convenes today for a plenary session.

At yesterday's confirmation hearing, the CA's committee on tourism and economic development practically gave its nod to Durano's designation.

Durano is expected to subsequently relinquish his seat in the House of Representatives when he becomes a full-fledged member of the Cabinet of President Macapagal-Arroyo.

Even Sen. Richard Gordon, after lecturing Durano on the dynamics of the tourism business, moved to have the Cebu solon confirmed.

"While we are all here, I would just like to point out that the secretary-designate has all the qualifications in terms of intelligence, youth—and I was once the youngest delegate to the Constitutional convention so that it should not be an issue—and therefore I see a lot of promise in him," said Gordon.

Surprisingly, nobody among the CA members present at the committee hearing grilled Durano on his dual position. He took the helm of the tourism department without resigning from the lower chamber.

Senate Minority Leader Aquilino Pimentel Jr. had raised this constitutional infraction, saying a member of Congress was barred from serving in the executive branch.

Apparently, Durano hesitated to resign from the House of Representatives so he could go back to the lower chamber should the CA fail to confirm his interim appointment.

Durano's designation, Pimentel said, had been largely seen as payback for providing a one million vote margin for Ms Arroyo in the last presidential election.

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DISTANT DREAM NO MORE

Asian parliament endorsed

By Carlos Padilla

MANILA—House Speaker Jose de Venecia Jr. succeeded in getting the 5th General Assembly of the 48-nation Association of Asian Parliaments for Asia to unanimously endorse his idea of an Asian Parliament.

"We believe strongly that the vision set in the AAPP statement is achievable during this time, it is no longer just a distant dream," De Venecia said in his keynote speech before the assembly.

De Venecia emerged from the meeting flanked by the two-decade-old sign to members of the Philippine delegation.

"The decision is of great strategic importance because the 48 member parliaments of the AAPP account for 50 percent of the world's population," said the speaker, as he emphasized the need for an Asia that was not only economically sound and politically stable.

It was a sweet victory for De Venecia who has been campaigning for an Asia-wide parliament even as he has set to make a significant breakthrough in his per diem of getting the Philippines to accept parliamentary system.

Members of delegation to the AAPP assembly appeared in an executive session a study prepared by the Philippine delegation proposing the conversion of the AAPP into the Asian Parliamentary Assembly within five years.

"This is a great moment for Asian parliamentarism and for Asian democracy," said Jose. Membered by the ruling party and one of those who strongly supported the proposal.

The five-day study, initiated by the Philippines two weeks ahead of the conference, envisioned an integrated Asia parliament after the European model. The process of European integration began 33 years ago.

According to the study, the time is ripe for the Asian states to move beyond their informal and occasional associations.

It said the Asian Parliamentary Assembly should ensure the social and cultural dimensions of the integration process... and should work to establish a foundation for universal



DE VENECIA

human values such as respect for human rights, parliamentary democracy and the rule of law."

The AAPP will increase cooperation on economic problems such as terrorism, environmental issues, human rights and cross-border crime, the study said.

It will also help achieve consensus on common problems and enable them to deal "aggressively with other common Asian concerns and economic-cultural cooperation."

De Venecia, who first proposed the creation of an Asian Parliament at the AAPP Executive Council meeting in Chongqing, in 2001 and introduced it at the 10th AAPP Assembly last year, said Asian integration would be done "step by step and in a long-term process."

He urged all delegations to "take the day in coming, toward our Asia integrated socially, economically and politically."

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depression, which is the most common mental health problem in the United States. The study found that the prevalence of depression was higher in women than in men, and that the prevalence was higher in those with a history of trauma than in those without a history of trauma. The study also found that the prevalence of depression was higher in those with a history of trauma than in those without a history of trauma.

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flash floods despite the al-
most-continuous gale force.

But he said the movement of Quebec was already so stretched with sales brought by Tipton's "Violent" and "Shedding" that the area could only hold a limited amount of work from Glavin's department.

Stafford worked

"The rules were fairly on the moderate [sic] side,"

"Because Typhoon Floyd hit just prior to our little game, the ground was very wet. A lot of runoff [went] to the ground, so it was slick...," he added.

effort, of the 15 little plant experiments of the week, as to the weeks remaining to arrive roughly the same path as we and Pioneer in southern Louisiana.

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Editor Emeritus G. Olegovich • Assistant Editor Carolyn B. White

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HARILA Mayor Lindaamwa (second from left), singer Franklin Aguilera, and other city officials leads huge crowd at Closing Bonfête (right photo) during the launch of *Chilanga Physics King Ntali*, which highlighted the celebration marking the 14th BSA anniversary of André Bonfête, Mayor of Tondé.

Play anthem in malls—Atienza

By Harry F. Quisenberry

to put off his constitutional campaign, launched on the 10th, to mark the anniversary of working class hero Antonio Sison's passing. Sison's *Misericordia* Life stream issued an executive order requiring all malls in Manila to play the national anthem just after 9 a.m., and again on closing time, every Sunday day.

The mayor has signed the order with the promise of providing a bond guaranteeing a \$1-million bond for the release of a bond he added that he signed the executive order immediately to be made ready in preparation for its implementation.

He said that bonds, which usually open at 10 a.m., would close at 9 or 9:30 a.m., would also have to display the Philippine flag inside their construction sites, after business hours—10 a.m. to 5 p.m. in the city.

Businesses and companies, but also have ordered by the mayor to hang or fly the Philippine flag in business buildings and homes.

[illegible]

Many people around the Benito-
Munoz Monument Circle, which
was closed as early as 5:30
p.m., yesterday for a two-hour
celebration.

Ignacio Benitoche, a re-
sident of the city, said the meet-
ing was very successful.

For other reasons, who did
not say the match, also built
a monument for the hero in the
city, Cuzco City, which was
inaugurated the other day,
Ignacio said.

In his speech, Governor
Miguel Alvarado Salazar and
Benitoche should serve as an
example that our people should
not realize their dreams.

Gov. Salazar said, Manuel
Pizarro and Pizarro should be
the Benitoche's nationalities.

[illegible]

Maynilad tells customers: Boil water first

By Peter G. Sullivan

to a constant, the water flow regulators should roll out off to the Angel Units that in heavy rain caused high turbidity in water (flushing) their treatment plants.

Water engineers there advised that high turbidity is a sign of constant water below the capability of its treatment plants to remove sediments from the water.

To cope with the situation, Starfield is around for chlorine content of its water (making it safe to use).

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Meralco seen signing supply deal with Napocor

By Adelino L. Iba

THE DEPARTMENT of Energy and Power Assets (DEA), the state's biggest power distributor, is negotiating a supply contract (TSC) with the state-owned National Power Corp., a move that is expected to make the state firm's power generation units more attractive to potential investors.

Energy Secretary Marston Panopio explained that this would be in compliance with Section 67 of RA 6362 or the Electric Power Industry Reform Act of 2001 (EPIRA), which required Napocor to submit for the approval of the Energy Regulatory Commission (ERC) data negotiated with distribution utilities like Meralco.

This TSC will provide the terms and conditions for electricity supply in preparation for the introduction of the open access transmission service (OATS).

The OATS will allow large power users, or those using at least one megawatt (MW) of electricity, the option to choose their own power supplier. Under the law, National Transmission Corp. will grant these power users access to its lines.

As the country's biggest electric power utility, Meralco is expected to play a big role in ensuring the smooth transition to retail competition and open access.

Under retail competition and open access, distribution utilities like Meralco are required to allow any power supplier to use their wires to deliver electricity to end-consumers.

Compensation will be given to these power distributors in the form of an ERC-approved wheeling charge, the fee used for the use of company lines to pay for using a distributor's transmission line.

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5-year bond rises sharply to 12.45%

By Michelle K. Naras

DARUS, wanting to manage their liquidity, showed strong appetite for the government's five-year Treasury bond, which yesterday reached a new 12.45 percent.

The new interest rate for the five-year bond was 7.3 basis points higher than the 12.35 percent coupon rate available in the market.

Despite the increase in the cost of the government's five-year borrowing, Deputy Treasury Secretary Mendillo said the new rate was inevitable because it was competitive with the prevailing rate in the secondary market. He said the new five-year Treasury rate of 12.45 percent was also the best bid in the secondary market.

Bids for the five-year debt paper reached P 313.1 billion, much higher than the government's scheduled borrowing of only P 1 billion.

Mendillo said the appetite for the five-year government security was due to the high liquidity of the domestic capital market and the fact that the Treasury will only be issuing two auctions before the Christmas break. Next week, the Treasury will be holding the last auction for Treasury Inflation-Protected Securities.

The deeper the market appetite in the five-year Treasury, the Treasury's auction committee opted to accept only P 3.6 billion worth of bids. Mendillo said the Treasury decided to raise less than what it originally intended to borrow to prevent the five-year debt paper from trading at a rate that is higher than the secondary market rate.

Mendillo also said that the market did not seem to react to the news of a sustained economic growth of 5.3 percent in the third quarter. The 5.3-percent gross domestic product (GDP) growth has most investors and will likely push the full-year GDP to over 6 percent, or higher than the official target of only 4.5 to 5 percent.

"There was not quite a movement in the rate in the market" but not priced in the GDP growth," said Mendillo in a press briefing after yesterday's auction.

Mendillo also said the Treasury would do for the implementation of a strategy that was supposed to tighten the market on participation of government securities eligible dealers (GSEDs). The circular intended to impose required number of securities in GSEDs to continue their eligibility.

The deputy treasury said his office was deferring the decision to further study because the newly appointed National Treasury, Finance and Economic Secretary, Nene Luján, wanted to have a differentiating policy from his predecessor, Alvaro Fajardo, who proposed the implementation of the circular.

Electronics investments surge to \$520M

By Noriel W. Domingo

TESDA, investment in electronics and information technology approval. As of the last 10 months reached \$521 million or 135 percent higher than the amount reached for the whole of 2003, as industry group statistics reported.

The Transnational and Electronics Industries in the Philippines Inc. said the surges it represented amounted to \$380 million or 73 percent of the investments continued from January to October.

Despite the rise in the semiconductor and electronics sector came from 10 companies that have expanded their operations in the country, he said.

Aside from that, 20 new electronics companies set up new electronic units located who have just up manufacturing plants in the Philippines.

The group added that the new investments were expected to create some 175,000 jobs, which alone will help cut down unemployment.

At the same time, investments approved by the Philippine Economic Zone Authority and the Board of Investments amounted to a total of \$122 million.

These projects are from 18 companies and are expected to create some 22,000 new jobs.

Under Senate, Super Electronics Division said that the increase in investments in the sector was due to a rising start for 2004, favorable conditions in the economy of the United States, a rise in the operating levels of facilities compared to their capacity, and a growing confidence among multinational and local companies doing business in the Philippines.

Domingo said the investment per business for the industry has been experiencing a steady increment and could be further accelerated to maximize Philippine's services sector following the opening last May.

The semiconductor and electronics industry projects a 12 percent export growth for 2004.

Karlson, large officials said the industry would grow this year by between 12 to 15 percent or about 10 percent from last year's \$520 billion amount in the global market.

Industry data show that domestic investments in the sector could grow as high as 15 percent.

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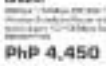
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Sickness drove man to organic farming, pili oil

By Steve Stross/Gaines
PIL Southern Luzon Bureau

IN SOBOGOGON, the pili tree is known as the "organic tree" due to its many uses.

More than just a source of raw materials from food and medicine that have become scarce, coconut comes from the producers. It is also a source of raw materials to produce plaster and cement in pharmacy, adhesives, printing ink and even paint and varnish.

In emphasis of the importance of pili oil in the Philippines, in particular, and the fact that, in general, a Pili (Macaranga) remanufacturing (Gumog) City (Gumog) has—within the year's celebration highlighted by a pili tree-planting ceremony participated by thousands of "Sobogogonians" and held along the 22-km. pili tree-planting trail. It took a native of Zamboanga (Sobogogon) region: pili oil, which is said to have health benefits.

Health benefits

Fernando "Sobog" Simon, 55, owner of Zamboanga Food Ingredients (Zamboanga) in Zamboanga City, a producer of organic pili oil with natural herbs and vitamins—a mixture of nutmeg and butter, is the first to say that he was troubled by his diabetes (high oil and fat) and he wants to share his knowledge with others.

Careless life

Producing pili oil was far from his mind in the early 1980s when he was busy running three chains in Manila.

Simon, a graduate of accounting from the Far Eastern University, says he used to live a carefree life—focused on drinking and smoking.

His lifestyle caught up with him in 1988 when he was diagnosed with diabetes. Simon was unable to walk and his body trembled.

Simon, he was told that diabetes was not covered by his health insurance.

He had to shell out about P30,000—a non-refundable amount at that time—during his confinement in a hospital clinic.

"I told myself I would recover. I didn't eat. I did not get an injection, but I was worried and all. I was told my sugar level was up, causing diabetes to my body functions," he recalls.

Turning point

The time with diabetes proved to be the turning point for Simon, who closed the chain and his experience from his ordeal and went home to his hometown in the Cebu, Zamboanga. "I realized I was unable to work so hard and ignore your health because when you get sick, all your money will be spent on medicines," he recalls.

Though "very sick," he researched on plants and organic gardening and made some supplements for his health.

"I thought of water because it's a very good source of sugar. I was targeted most as a source of fat, this is my research. I discovered pili, which has oil that is not present in the coconut. When you eat the tree, it's healthy," he says.

Simon, he was eating his concoction and got good results from eating pili to the sugar and sugar in his blood. He was able to return to his place with pili oil and sugar with surprising results.

"They gave me love," he said.

Encouraged by the results, he started taking both cholesterol and pili oil himself.

Simon says that in just six months, his health returned to normal. Some were the days when he had no appetite, sleep most of the time and had blood sugar.

"When I started the pili oil—which has iodine, sulfur, phosphorus and potassium—a combined with glucose and the protein we eat, we get the maximum for body work," Simon claims.

Back to Manila

With most of his research completed and having fully recovered, he went back to Manila

and worked as branch manager of a car access company in Quezon Avenue in 1992. There he met a Japanese customer who convinced him to change and concentrate on his product, which he did not sell during those times.

The Japanese customer convinced him to produce the product once he had to look pili oil to help him manage his heart ailment.

"He even lent me some money that he said he was able to cure because of his recovery from his heart ailment," Simon says.

He admits the Japanese gave him more than P100,000.

"I used all of it to buy pili (Gumog) because I was afraid I might spend it on some other things. I found a hard at that, because it was really difficult to do a sales pitch," he adds.

He spent the money he used from his job on his medical research.

Simon left his work in 1992 and went

right into business. He started strictly giving his products to those who were sick, particularly those of the pili benefits.

"I really did my research. I spent my time out, that's why I have a library in the house and I have so many books," he recalls.

He registered the Zamboanga with the Department of Trade and Industry and the Bureau of Internal Revenue in May this year.

Now, Simon has mixed pili oil with coconut butter, coconut, both coconut, garlic, cheese and coconut.

No approved claims

He claims that the mixture, aside from improving the physical and mental health, aids in various diseases like obesity and eye disease, gingivitis, nephritis, cholesterol from diabetes, and other and congenital heart disease, to name some.

But he cautions that there is no gov-

ernment agency to clearly verify and approve these claims, which are shared by about a hundred persons who have benefited from his products.

When asked if there are dissatisfied customers, Simon says there are a few—those who did not change their lifestyle.

Simon is a member of the Organic Producers Trade Association (OPTA) and an organic producer, who was listed in the Philippines and a fellow organizer through pili oil and lipids, in 1992 to join Agribank in Pili Trade in Pili City.

Interests

At first, the OPTA president, Mrs. (Luz) Simon, claims, "We were not convinced, but I asked her to try my product. When she had a heart attack, she was cured, she asked me to bring my products," Simon recalls.

While Simon believes the lack of sup-

port from the government, he recalls that an Arab national convinced him to work in his country, and both the Japan International Cooperation Agency (JICA) and a pharmaceutical company in Singapore expressed interest in his products and offered him proposals.

"There are also some buyers who bring boxes of pili oil and Sorbitol abroad," he says.

Simon, however, says he is not keen on accepting any of the proposals, and instead wants to share his products with Filipinos.

Secrets

He also keeps secrets of his trade to keep competitors and adulterators at bay.

His products, the pili oil and Sorbitol, are available in some health and organic stores in Metro Manila.

Simon is now looking for possible distributors in the province.



ORGANIC pili oil with coconut butter



MCTALIN is mixture of medium chain fatty acids.

Banks get year-long grace period to adopt new accounting system

By Elizabeth Sanborn

THE REGULATOR and banking firms intended 2003 to going back, manual books and pre-1990s until the end of 2005 to comply with the new accounting standards.

Three standards include International Accounting Standards 39 on financial instruments which the various firms in-

stitutions needed to define. The IAS, adopted in 2000, provide guidelines on the preparation of financial statements across different assets, among others.

"The alternative of deferring IAS 39 was discussed, but a lot of other things may be affected," an ABC staff said.

"Regulatory reporting may differ from

GAAP [generally accepted accounting principles] in 2005 if the regulator gives it in the requests of IAS 39 determination," the official added.

The Standards Association of the Philippines, the authority on preparation of new financial books in the country earlier asked the SEC for a postponement last September.

The BSP said the banks feared ag-

encies had to study its own guidelines with respect to accounting the guidelines for the local banking industry. BSP banks will also have to understand their cost accounting, measurement or valuation and reporting systems to be in a best implementation of the new standards.

The BSP earlier said the greatest impact of the standards would be on

bank provisioning of financial liabilities.

The current bank provisioning practice of setting up allowances for provisions on a basis on a percentage of outstanding balance.

The BSP-proposed system, on the other hand, is based on estimated re-ported cash flows using interest rates on the loan.



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DOF: Balanced budget before '09 'unrealistic'

By Michele Y. Ramos

MANILA (AP) —

THE DEPARTMENT of Finance is not inclined to change its target of wiping out the national government's budget deficit by 2009, even if it is to be funded by the consolidation of the budget was considered because of the still relatively weak revenue collection.

The DOF said before the budget earlier this year would be too ambitious and would mean drastic cuts in expenditures, which are already severely tight.

Finance Secretary Juan Antonio and during the past to its earlier date could only be achieved if Congress would approve all the proposed revenue-raising measures being pushed by the NEDA administration. The measures, which include like a second tax and tax to finance activities, are expected to yield 240 billion in additional revenue a year.

The budget deficit is expected to be at or below P777.4 billion this year for the last 10 months of the year. The deficit for 2004 is P776 billion. This was a result of the P50.971 billion worth of revenue collection and 172.667 billion in government expenditures.

Under Rep. Francisco Tang, vice chair of the House Committee on Ways and Means, and the government should work double time to achieve earlier the goal of balanced budget before the 2009 election. "There is a lot of time as we do not have," Tang said in a press conference, in newspaper print day 18 business as usual outside in managing our existing debt is a matter of importance.

Tang said the budget deficit could be wiped out earlier than 2009 if the government would adopt other revenue-raising measures, which he did not immediately require because it came out there would not affect a bulk of low-income groups.

The legislature's non-constitutional measure, like lifting the constitutionality of tax payments to prevent companies and any decrease of an delinquency in-depth studies on the personal revenue from such tax type, and he is however, the Bureau of Internal Revenue and other government agencies and local government units to collect on their tax delinquency.

Tang also suggested that the government look into the tax reduction of the major companies, so companies and businesses as well and replace their operational expenses.

For last 2007, Antonio said the prospects of these measures, but the bill had seemed to imply their entry of the measure.

219 stations now offer discount on diesel

MANILA (AP) — The Department of Transportation and Communications (DOTC) announced that 219 of its stations nationwide are now offering discounts on diesel.

The DOTC said the stations are now offering discounts on diesel fuel to help reduce the cost of transportation for the public.

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Do it yourself!

Let's face it. As a generation, we're pretty spoiled. We are dependent on our parents, we rely on our 'yayas' for a lot of things, we don't even do our own nails. We figured that it's about time we got off the couch and start doing things ourselves.

IN THIS ISSUE, we help you jump-start a new, more independent you. We encourage celebrities and designers to channel their inner artist and show you how a dose of beading, a little glitzer and lots of imagination can transform simple fashion pieces into works of art. [And yes, we're raffling off their creations.]

We asked experts to give us tips on putting on your own makeup, trying your purchase and taking charge of your own's interests.

Some of your favorite accessories showed their secrets on how to maximize your wardrobe's fashion factor—for those days when money is running out and when you want to impress your friends.

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DIY FASHION

Art attack

How to jazz up plain fashion pieces—according to some of your favorite personalities

By Pam Paez

THERE'S an artist lurking inside everyone of us. That's what we believe.

And apparently, *House of D*, *Belmont's* Department Store, *Converse* and *Inquirer's* marketing team share this belief with us.

We asked celebrities, designers and other personalities to channel their inner artist and jazz up the tops, skirts, bags and headbands from the brands mentioned above.

Their finished projects appeared on, and on these pages, they will inspire you.

No doubt about it, these people definitely know how to life.

And now it's your turn. Take the cue from their examples and get started on your own designs.



Jenni Epperson

Creative director, *Incense and Soap*, TV host of *Philippine Network's* "Good Look," actress, designer

Design title: Just Shop in Style

Inspiration: Safari print and fashion accessories of my first cousin. I like the mix because it's quirky and stylish at the same time.

Materials used: Black enamel paint, thin paint brush, pins to outline design, fashion supplies, glue gun

Time consumed: One hour to outline design and paint. One to two days to dry paint, depending on the weather. One minute to glue supplies.

Tips for readers who want to duplicate the design: Use gloves when painting. If you don't wear gloves, your hands become itchy. Use a paintbrush to outline the design. Use a paintbrush to outline the design. Use a paintbrush to outline the design.



Art attack

Four-page C1



Bianca Gonzales

Model, school style guru

Design title: Bianca!

Inspiration: My fashion sense now, both rugged and girly!

Materials used: Pearls, lace, shoes, black fabric, super sticky

ink

Time consumed: Shopping for materials, around 30 minutes.

Making it, around four hours...with lots of breaks!

Tip for readers who want to duplicate the design: Exercise patience. In peace and love! (see)



Rico Robles

Fashion B.I. registered member, sports an artistic, creative and ironic perspective on clothing for design.

Design title: The Truth Behind the Mouth

Inspiration: Being in the entertainment

field, we are all surrounded with clothes,

access and belongings. (Rico

Robles asked me to design something

that I wanted to carry a message

that not everyone in the

entertainment and media are

all virtuous. Being in the in-

dustry has given me an op-

portunity to reach a wider

level of people to all social

classes, which further my

goal was done by hand-

made, lace and using water-

marking, and make it just

my medium. I wanted that to

show in my design, with a little

body text, one line saying the

revelation on the top of the cap.

Watermark used: An old black and white photo with

just and an artistic's mind.

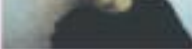
Time consumed: 22 years (thinking), 10 min-

utes (marking and coloring)

Tip for readers: Never give up, and if you be-

lieve in it, it will happen, keep on dreaming...the

road is there.



Laura Chaparral

Fashion designer

Design: watercolor and

Design title:

The Wall Flower

Watercolor used: Pink

and red ink on a white

background

Inspiration: To capture

works of Peter Dinklage

Time consumed: 1

hour



Tip for readers who want to duplicate the design: The flower has a lot of petals. Watercolor and ink may look, it requires a lot of time and effort, especially if you want to create your piece with intricate and no bleeding.



LIFE STYLE

For feedback, contact athena@inquirer.com.ph

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Hairdo it yourself

Text by Bianca Comanji
2003 Correspondent
Photos by Kristine Legaspi

WHEN was the last time you really fixed your hair? (Not counting the electric-styled braids yaya did for you back in grade school.)

After only hairstyle you can duplicate with accuracy is that of braidito, then you probably need a new look. But chances are you also don't have time to spend hours in front of the mirror experimenting with new styles.

However, you don't have to put up with messy frizz or flyaway hair all the time. Cool hairdo can actually be done at home. Hair expert Jude Hipolito, Rizal's hairdo business owner, creative director and one of the most sought-after hairstylists in the country, and color specialist Rose Velasco offer instructions for DIY hairdos and tips to keep your hair at its best.

Before doing anything on your own, keep in mind that a good haircut and color will make any DIY hairdo look better. So get a reliable hairdresser that will allow you to experiment



AUTHOR (center) with Katerina Rose Velasco and Jude Hipolito

Hair expert Jude Hipolito and color specialist Rose Velasco offer advice on how to keep tresses in tiptop shape

with new styles (instead of leaving you to the look they first gave you in the salon, and everything else will follow).

Always remember to use styling products to maintain whatever look you like, and to avoid hair damage.

Blow-drying

- Section your hair before drying the smaller portions one at a time.
- Let your hair dry with a towel before using a blow-dryer. Do not rub your hair. Doing so will only make it frizz.
- While blow-drying your hair, use the nozzle on the dryer and work your way up instead of aiming it directly at the top of your head. Doing this will prevent differences with tangled hair on while you finish your hair.
- As much as possible, use cold air to dry your hair. It'll take longer to dry, but it causes less damage to your hair than heat. Finger style.

Curling

- For curling hair on your own, brushes or rollers are easier to use than curling irons.
- Use sunscreen on well-styled hair to protect your



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Makeup class



CITIZENSHIP

By Ramsey Dwyer
Correspondent

THERE are types of people I see. The ones with amazing intellects, the students who get good grades without studying, the girls who look effortlessly beautiful any time of the day and night, the guys who can put on makeup like a

But, too, the ability to influence men's beauty is a science.

They have their diet but since I don't take care of it I end up having a rather complexion. I grew up with sisters who didn't put on makeup most of the

film since we can get away with one relatively close shot. In the type who goes to school with our hair and yellow marks on my face and would go comments like "Walking Pony?" "Noddy," "Tugboat," and "Buckin'."

Well, I got fed up with those auto meters and started to look for measurements. I would give some four when it was time to make any law. I'd be having-looking like Uncle Fester. So I decided to get down how to put on makeup again. I bought loads of beauty magazines and tried to experiment with the limited makeup at home. But it was nearly always a disaster. One I discovered hair, and a new

here for makeup when I attended the makeup workshops of Beauty's. I attended you - the Nikki Brown workshop at Times Club Mahal and all other are presented by Clinique in New Agents.

This was not your typical business session where somebody finds you up and you hit plenty to the day. I actually learned something since participants were forced to do things on our own. Those handling the notebooks, like Jonathan, make up more. Versus from Heidi Brown, just advised what to do and what type of making or shade to use.

1998, 1999, 2000, 2001, 2002, 2003, 2004, 2005, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025, 2026, 2027, 2028, 2029, 2030, 2031, 2032, 2033, 2034, 2035, 2036, 2037, 2038, 2039, 2040, 2041, 2042, 2043, 2044, 2045, 2046, 2047, 2048, 2049, 2050, 2051, 2052, 2053, 2054, 2055, 2056, 2057, 2058, 2059, 2060, 2061, 2062, 2063, 2064, 2065, 2066, 2067, 2068, 2069, 2070, 2071, 2072, 2073, 2074, 2075, 2076, 2077, 2078, 2079, 2080, 2081, 2082, 2083, 2084, 2085, 2086, 2087, 2088, 2089, 2090, 2091, 2092, 2093, 2094, 2095, 2096, 2097, 2098, 2099, 2100, 2101, 2102, 2103, 2104, 2105, 2106, 2107, 2108, 2109, 2110, 2111, 2112, 2113, 2114, 2115, 2116, 2117, 2118, 2119, 2120, 2121, 2122, 2123, 2124, 2125, 2126, 2127, 2128, 2129, 2130, 2131, 2132, 2133, 2134, 2135, 2136, 2137, 2138, 2139, 2140, 2141, 2142, 2143, 2144, 2145, 2146, 2147, 2148, 2149, 2150, 2151, 2152, 2153, 2154, 2155, 2156, 2157, 2158, 2159, 2160, 2161, 2162, 2163, 2164, 2165, 2166, 2167, 2168, 2169, 2170, 2171, 2172, 2173, 2174, 2175, 2176, 2177, 2178, 2179, 2180, 2181, 2182, 2183, 2184, 2185, 2186, 2187, 2188, 2189, 2190, 2191, 2192, 2193, 2194, 2195, 2196, 2197, 2198, 2199, 2200, 2201, 2202, 2203, 2204, 2205, 2206, 2207, 2208, 2209, 2210, 2211, 2212, 2213, 2214, 2215, 2216, 2217, 2218, 2219, 2220, 2221, 2222, 2223, 2224, 2225, 2226, 2227, 2228, 2229, 2230, 2231, 2232, 2233, 2234, 2235, 2236, 2237, 2238, 2239, 2240, 2241, 2242, 2243, 2244, 2245, 2246, 2247, 2248, 2249, 2250, 2251, 2252, 2253, 2254, 2255, 2256, 2257, 2258, 2259, 2260, 2261, 2262, 2263, 2264, 2265, 2266, 2267, 2268, 2269, 2270, 2271, 2272, 2273, 2274, 2275, 2276, 2277, 2278, 2279, 2280, 2281, 2282, 2283, 2284, 2285, 2286, 2287, 2288, 2289, 2290, 2291, 2292, 2293, 2294, 2295, 2296, 2297, 2298, 2299, 2300, 2301, 2302, 2303, 2304, 2305, 2306, 2307, 2308, 2309, 2310, 2311, 2312, 2313, 2314, 2315, 2316, 2317, 2318, 2319, 2320, 2321, 2322, 2323, 2324, 2325, 2326, 2327, 2328, 2329, 2330, 2331, 2332, 2333, 2334, 2335, 2336, 2337, 2338, 2339, 2340, 2341, 2342, 2343, 2344, 2345, 2346, 2347, 2348, 2349, 2350, 2351, 2352, 2353, 2354, 2355, 2356, 2357, 2358, 2359, 2360, 2361, 2362, 2363, 2364, 2365, 2366, 2367, 2368, 2369, 2370, 2371, 2372, 2373, 2374, 2375, 2376, 2377, 2378, 2379, 2380, 2381, 2382, 2383, 2384, 2385, 2386, 2387, 2388, 2389, 2390, 2391, 2392, 2393, 2394, 2395, 2396, 2397, 2398, 2399, 2400, 2401, 2402, 2403, 2404, 2405, 2406, 2407, 2408, 2409, 2410, 2411, 2412, 2413, 2414, 2415, 2416, 2417, 2418, 2419, 2420, 2421, 2422, 2423, 2424, 2425, 2426, 2427, 2428, 2429, 2430, 2431, 2432, 2433, 2434, 2435, 2436, 2437, 2438, 2439, 2440, 2441, 2442, 2443, 2444, 2445, 2446, 2447, 2448, 2449, 2450, 2451, 2452, 2453, 2454, 2455, 2456, 2457, 2458, 2459, 2460, 2461, 2462, 2463, 2464, 2465, 2466, 2467, 2468, 2469, 2470, 2471, 2472, 2473, 2474, 2475, 2476, 2477, 2478, 2479, 2480, 2481, 2482, 2483, 2484, 2485, 2486, 2487, 2488, 2489, 2490, 2491, 2492, 2493, 2494, 2495, 2496, 2497, 2498, 2499, 2500, 2501, 2502, 2503, 2504, 2505, 2506, 2507, 2508, 2509, 2510, 2511, 2512, 2513, 2514, 2515, 2516, 2517, 2518, 2519, 2520, 2521, 2522, 2523, 2524, 2525, 2526, 2527, 2528, 2529, 2530, 2531, 2532, 2533, 2534, 2535, 2536, 2537, 2538, 2539, 2540, 2541, 2542, 2543, 2544, 2545, 2546, 2547, 2548, 2549, 2550, 2551, 2552, 2553, 2554, 2555, 2556, 2557, 2558, 2559, 2560, 2561, 2562, 2563, 2564, 2565, 2566, 2567, 2568, 2569, 2570, 2571, 2572, 2573, 2574, 2575, 2576, 2577, 2578, 2579, 2580, 2581, 2582, 2583, 2584, 2585, 2586, 2587, 2588, 2589, 2590, 2591, 2592, 2593, 2594, 2595, 2596, 2597, 2598, 2599, 2600, 2601, 2602, 2603, 2604, 2605, 2606, 2607, 2608, 2609, 2610, 2611, 2612, 2613, 2614, 2615, 2616, 2617, 2618, 2619, 2620, 2621, 2622, 2623, 2624, 2625, 2626, 2627, 2628, 2629, 2630, 2631, 2632, 2633, 2634, 2635, 2636, 2637, 2638, 2639, 2640, 2641, 2642, 2643, 2644, 2645, 2646, 2647, 2648, 2649, 2650, 2651, 2652, 2653, 2654, 2655, 2656, 2657, 2658, 2659, 2660, 2661, 2662, 2663, 2664, 2665, 2666, 2667, 2668, 2669, 2670, 2671, 2672, 2673, 2674, 2675, 2676, 2677, 2678, 2679, 26

Hairdo it yourself



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PRODUCTS help give you a quality look and save your hair from damage.

- Use a good hairspray to keep the curls intact.
- Your hair should be 90 percent dry before using benders or curlers. Flat irons or curling irons should be used on completely dry hair to prevent damage.

Physical

- After gathering your hair into a ponytail, take a small section of hair from under the ponytail and wrap it around the top of your hair.

- Decorate with a couple of pieces of hair spray

Flower-magnifying-glass style

- **Apply** anti-dandruff cream and massage on one-inch sections of hair.
- **Place** the vertical of hair around your pointer finger and turn. This will create an wave around your hair, adding a decorative touch to an other wise plain bob.

Wider colour

- Always check the condition of your hair and scalp before coloring. If it's damaged, do something to color it properly.
 - It always comes to ask you: Is your hair or scalp being damaged if you're not using on your own. Using higher a hair dye professionally (This wouldn't mean using hair, would you?)
 - Start immediately. The many people have faded up hair color because they neglected to follow instructions properly.
- Van Ratten Salon at The Graceland, 28 St. Ignace St., South Triangle, D.C., is called.

Email the author at khanamirzaei@jps.ac.ir for more info.

PAT has day journal of everything.

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